

BK 0986 PG 0422

STATE MS. - DESOTO CO.
FILED

DESCRIPTION FOR INDEXING PURPOSES:

TEMPLE-DLJ/ROSS/5017933

Lot 828, Section C, Southaven
Subdivision, Sec. 23, T1S, R8W
Plat Book 2, Pages 19-22,
DeSoto Co., MS

APR 6 4 02 PM '98

BK 986 PG 422
W.E. DAVIS CH. CLK.

SUBSTITUTION OF TRUSTEE

WHEREAS, on October 18, 1994, Virgil J. Ross, Jr., executed a Deed of Trust to Phillip Buffington, Jr., Esquire, Trustee for the use and benefit of Quality Mortgage USA, Inc., A California Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record Book 732 at Page 762 thereof, describing the following property:

Lot 828, Section C, Southaven Subdivision, in Section 23, Township 1 South, Range 8 West as shown by the Plat recorded in Plat Book 2, Pages 19-22 in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute LEM ADAMS, III, as Trustee in said Deed of Trust, the said Lem Adams, III, to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 31ST day of MARCH, 1998.

BANKERS TRUST COMPANY, AS TRUSTEE FOR
HOLDERS OF DLJ MORTGAGE ACCEPTANCE CORP.,
MORTGAGE PASS-THROUGH CERTIFICATES

BY: Stephen Hessler

ITS

Stephen Hessler
Assistant Vice President

STATE OF ~~TEXAS~~ California

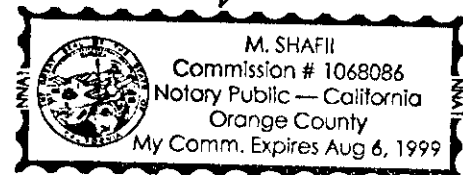
COUNTY OF ~~TRAVIS~~ Orange

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Stephen Hessler, who acknowledged to me that he is Assistant Vice President of BANKERS TRUST COMPANY, and acknowledged to me that he signed and delivered the above and foregoing Substitution of Trustee on behalf of BANKERS TRUST COMPANY, AS TRUSTEE FOR HOLDERS OF DLJ MORTGAGE ACCEPTANCE CORP., MORTGAGE PASS-THROUGH CERTIFICATES after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 31ST day of MARCH, 1998.

Notary Public

My Commission Expires:



PREPARED BY: ADAMS & EDENS
A Professional Association
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